College of the Desert c/o Cyberscout 1 Keystone Ave., Unit 700 Cherry Hill, NJ 08003 DB-07225 1-1





March 1, 2023

RE: Notice of Data Breach. Please read this entire letter.

Dear :

College of the Desert writes to notify you of an incident that may have involved some of your information as described below.

College of the Desert takes the privacy of information in its care seriously. At this time, there is no evidence to suggest that any information was or will be fraudulently misused as a result of this incident. However, out of an abundance of caution, College of the Desert is providing you information about the incident, its response, and steps you can take to help protect your information should you feel it is necessary to do so.

# **What Happened:**

On or around July 4, 2022, College of the Desert experienced a network intrusion that affected a limited number of systems. Upon discovery, College of the Desert immediately took steps to secure its network and engaged a third-party forensic firm to investigate the incident. On January 16, 2023, after a thorough investigation, College of the Desert discovered that a limited amount of information kept in the normal course of business may have been accessed by an unauthorized third party in connection with this incident.

## What Information Was Involved:

The potentially accessed information may have included your first and last name, in combination with your

# **What We Are Doing:**

College of the Desert has taken steps to address the incident and is committed to protecting information in its care. Upon learning of this incident, College of the Desert immediately secured its systems and engaged third party specialists to investigate the full nature and scope of this incident. Additionally, College of the Desert continues to work to further enhance the security of its network.

#### **Credit Monitoring:**

As an additional safeguard for your information, College of the Desert has arranged for you to enroll, at no cost to you, access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud

assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services. Due to state and federal privacy laws, College of the Desert cannot enroll you directly. If you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself.

# What You Can Do:

In addition to enrolling in the complimentary credit monitoring services detailed within, College of the Desert recommends that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password, notify your financial institution or company if applicable, and take any additional steps needed to protect your account(s). Additionally, please report any suspicious incidents to local law enforcement and/or your state Attorney General. Please review the additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

## **For More Information:**

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays. Please call the help line 1-800-405-6108 and supply the fraud specialist with your unique code listed below, or write to us at 43500 Monterey Ave, Palm Desert, CA 92260.

College of the Desert takes the security of information entrusted to our care very seriously. While it is regrettable this potential exposure occurred, please be assured College of the Desert is taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

Dr. Martha Garcia

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President

#### STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

## **Enroll in Credit Monitoring / Identity Protection**

To enroll in credit monitoring services at no charge, please log on to **https://secure.identityforce.com/benefit/collegedesert** and follow the instructions provided. When prompted please provide the following unique code to receive services:

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

#### **Monitor Your Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., III, etc.);
- 2. Social Security number:
- 3. Date of birth;
- 4. Address for the prior two to five years;
- 5. Proof of current address, such as a current utility or telephone bill;
- 6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

E <b>xperian</b> 1-888-397-3742	<b>Equifax</b> 1-888-298-0045
www.experian.com	www.equifax.com
Experian Fraud Alert	Equifax Fraud Alert
P.O. Box 9554	P.O. Box 105069
Allen, TX 75013	Atlanta, GA 30348-5069
Experian Credit Freeze	<b>Equifax Credit Freeze</b>
P.O. Box 9554	P.O. Box 105788
Allen, TX 75013	Atlanta, GA 30348-5788
E	-888-397-3742 www.experian.com  Experian Fraud Alert P.O. Box 9554 Allen, TX 75013  Experian Credit Freeze P.O. Box 9554

### **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-underfcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.